

**Information to identify the case:**

Debtor 1	<u>Jean E. Holler</u>	Social Security number or ITIN	xxx-xx-7359
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-21315-GLT			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jean E. Holler

10/11/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jean E. Holler  
Debtor

Case No. 23-21315-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 12, 2023

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2023:

Recip ID	Recipient Name and Address
db	Jean E. Holler, 211 Garnier Street, Pittsburgh, PA 15215-2014
15611049	+ Academy of Podiatry, 5841 Library Road, Bethel Park, PA 15102-3333
15611051	+ Allegheny County, 436 Grant Street, Room 108, Pittsburgh, PA 15219-2497
15611052	+ Allegheny Health Network, PO Box 645904, Pittsburgh, PA 15264-5257
15611055	City of Pittsburgh, 414 Grant Street, Room 205, Pittsburgh, PA 15219-2476
15611057	+ Duquesne Light Company, PO Box 371324, Pittsburgh, PA 15250-7324
15611059	+ Everett & Hurite, 1835 Forbes Ave., Pittsburgh, PA 15219-5835
15611061	Health Care Solutions, PO Box 105760, Atlanta, GA 30348-5760
15611062	+ Heritage Valley Health Systems, PO Box 536730, Pittsburgh, PA 15253-5909
15611063	+ Integrated Medical Transport LLC, 2999 Revere St., Harrisburg, PA 17111-1332
15611069	+ Northwest Emergency Medical Services, 366 Helen Street, Mc Kees Rocks, PA 15136-2744
15611075	+ PGH20, 1200 Penn Avenue, Pittsburgh, PA 15222-4207
15611078	PNC Financial, Pnc Cb Investigations, Cleveland, OH 44101
15611080	PNC Financial Services, Pnc Cb Investigations, Cleveland, OH 44101
15611071	+ Parkview Vol Fire Dept, PO Box 18230, Pittsburgh, PA 15236-0230
15611072	Parkview Volunteer Fire Department, 729 Fifth Avenue, Coraopolis, PA 15108-1525
15611088	+ Shaler Hampton EMS, 1400 Lebanon Church Road, Pittsburgh, PA 15236-1455
15611090	United Revenue Collection Services, PO Box 19047, Langhorne, PA 19047
15611092	+ West Hills Health & Rehabilitation, 951 Broadhead Road, Coraopolis, PA 15108-2349
15611093	+ West Penn Hospital, 4800 Friendship Ave, Pittsburgh, PA 15224-1793

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 13 2023 04:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2023 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 13 2023 04:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2023 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 13 2023 03:17:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15611050	^ MEBN	Oct 13 2023 00:47:08	AHN, P.O. Box 645266, Pittsburgh, PA

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			15264-5250
15611053	EDI: CAPITALONE.COM	Oct 13 2023 04:47:00	Capital One Bank USA NA, 15000 Capital One Drive, Richmond, VA 23238
15611054	EDI: CAPITALONE.COM	Oct 13 2023 04:47:00	Capital One N.A., P.O. Box 71087, Charlotte, NC 28272-1087
15611056	+ EDI: CCS.COM	Oct 13 2023 04:47:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15611058	+ Email/Text: kburkley@bernsteinlaw.com	Oct 13 2023 03:18:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
15611060	+ Email/Text: cackerson_gaas@msn.com	Oct 13 2023 03:18:00	Guardian Angel Ambulance Service, 411 W. 8th Ave., PO Box 435, West Homestead, PA 15120-0435
15611066	Email/Text: compliance@monarchrm.com	Oct 13 2023 03:17:00	Monarch Recovery Management, PO Box 986, Bensalem, PA 19020
15611065	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 13 2023 03:18:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15611064	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 13 2023 03:18:00	Midland Funding/Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
15611067	^ MEBN	Oct 13 2023 00:47:17	National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
15611068	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 13 2023 03:17:00	Nissan Motor Acceptance Corp/Infiniti, Pob 660366, Dallas, TX 75266-0366
15611070	Email/Text: csc.bankruptcy@amwater.com	Oct 13 2023 03:18:00	PA American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
15611073	Email/Text: bankruptcies@penncredit.com	Oct 13 2023 03:17:00	Penn Credit Corp, 2800 Commerce Dr., Harrisburg, PA 17110-9703
15611076	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2023 03:17:00	PNC, PO Box 5570, Cleveland, OH 44101
15611077	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2023 03:17:00	PNC Bank, PO Box 747032, Pittsburgh, PA 15274
15611079	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2023 03:17:00	PNC Financial, Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222
15611081	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2023 03:17:00	PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222
15611083	EDI: PRA.COM	Oct 13 2023 04:47:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4962
15611082	EDI: PRA.COM	Oct 13 2023 04:47:00	Portfolio Recovery Associates, c/o PRA Receivables, PO Box 12914, Norfolk, VA 23541
15611074	^ MEBN	Oct 13 2023 00:47:14	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
15611084	+ Email/Text: ngisupport@radiusgs.com	Oct 13 2023 03:17:00	Radius Global Solutions, 7831 Glenroy Road, Suite 251-A, Minneapolis, MN 55439-3132
15611085	+ EDI: RMSC.COM	Oct 13 2023 04:47:00	Sam's Club / Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
15611086	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 13 2023 03:18:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
15611087	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 13 2023 03:18:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15611089	Email/Text: USBANK_bkmail@ecf.epiqsystems.com	Oct 13 2023 03:17:00	U.S. Bank Home Mortgage, PO Box 790415, Saint Louis, MO 63179-0415
15611091	+ Email/Text: BankruptcyNotice@upmc.edu	Oct 13 2023 03:18:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh,

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PA 15203-2348

TOTAL: 31

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, not in its individ

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2023 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2021-R2, Mortgage-Backed Notes, Series 2021-R2 dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey J. Sikirica	TrusteeSikirica@gmail.com PA59@ecfcbis.com
Kenneth Steidl	on behalf of Debtor Jean E. Holler julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

TOTAL: 5